Customer No. 28289

Application No. 10/590,162 Paper Dated: July 12, 2007

In Reply to USPTO Correspondence of 05/24/2007

:

Attorney Docket No. 3805-062480

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application No.

10/590,162

Confirmation No.

4070

Applicant

Vincent W. Talbert et al.

Received

August 21, 2006

Title

COMPUTER-IMPLEMENTED METHOD, SYSTEM AND APPARATUS FOR THE DYNAMIC VERIFICATION OF A CONSUMER ENGAGED IN A TRANSACTION WITH A MERCHANT AND AUTHORIZATION OF THE

TRANSACTION

MAIL STOP PCT

Commissioner for Patents P. O. Box 1450 Alexandria, VA 22313-1450

LETTER RE COMPLETION OF FILING REQUIREMENTS FOR INTERNATIONAL APPLICATION ENTERING U.S. NATIONAL STAGE IN U.S. ELECTED OFFICE (EO/US) UNDER 35 USC 371

Sir:

In response to Document PCT/DO/EO/905 regarding "Notification Of Missing Requirements Under 35 U.S.C. 371 In The United States Designated/Elected Office (DO/EO/US)" mailed May 24, 2007, attached hereto is the executed Combined Declaration and Power of Attorney for filing in the above-identified United States Patent Application.

Please be advised that in addition to this Letter we are also submitting fees in the amount of \$65 to cover the late submission of the above Combined Declaration and Power of Attorney.

Respectfully submitted,

THE WEBB LAW FIRM

By

Kent E. Baldauf, Jr. Registration No. 36,082 Attorney for Applicants 700 Koppers Building

436 Seventh Avenue

Pittsburgh, Pennsylvania 15219 Telephone: (412) 471-8815

Facsimile: (412) 471-4094 E-mail: webblaw@webblaw.com